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**Rules of**  
**Department of Insurance**  
**Division 600—Statistical Reporting**  
**Chapter 3—Reporting Data on Residential and Auto**  
**Insurances**

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**TITLE 20—DEPARTMENT OF  
INSURANCE****Division 600—Statistical Reporting  
Chapter 3—Reporting Data on Residential  
and Auto Insurances****20 CSR 600-3.100 Required Format in  
Reporting Data on Residential Insurance  
Coverages and Private Passenger Automobile  
Insurance**

*PURPOSE: This rule states the format in which an insurer is required to file with the Department of Insurance its report of all premium and loss data in accordance with sections 374.405 and 374.455, RSMo.*

(1) Each insurer annually, on or before March 1 of each year, shall file electronically, by three and one-half inch (3 1/2") diskette, tape, cartridge or a combination thereof, with the Department of Insurance its data for the previous calendar year regarding premium and losses under those policy types defined pursuant to section 374.400, RSMo as homeowners' insurance, dwelling owners' insurance, renters' or tenants' insurance or residential fire insurance and defined pursuant to section 374.455, RSMo as private automobile insurance. Insurance products known as farmowners insurance and mobile-home insurance are also included within these defined policy types.

(2) The data shall be that data pertaining to the basic primary coverage without inclusion of data regarding any endorsement attached to an insurance policy, unless otherwise specified in the reporting instructions which are attached to this rule as Appendix A.

(3) The format in which the data is to be filed is as follows:

(A) The data shall be reported by five (5)-digit zip code for the principal garaging location or the location of the property insured;

(B) The reporting instructions as stated in Appendix A of this rule shall be followed; and

(C) The Transmittal Form as shown in Appendix B of this rule shall be attached with each filing made pursuant to this rule.

(4) If an insurer or group of insurers, or both, has less than five hundred (500) annual exposures in this state during the calendar year, then that insurer or group of insurers, or both, need not report data as required by this rule; provided, however that the insurer shall maintain accurate data in the format required by this rule and make that data available to the department upon request.

(5) If an insurer fails to timely file the data in the format as required by this rule, the insurer shall be subject to penalty including, but not limited to, those penalties provided in section 374.215.1, RSMo. If an insurer files data required by this rule which is materially false, the insurer shall be subject to penalty including, but not limited to those penalties provided in sections 374.210 and 374.215.2, RSMo.

(6) The data reported pursuant to this rule and sections 374.405 and 374.455, RSMo shall be deemed records which are open to the inspection of the public in accordance with sections 374.070 and 610.011, RSMo. Any insurance company claiming that this data constitutes a trade secret or proprietary information shall comply with the procedures as set forth in 20 CSR 10-2.400(3)(L).



Appendix A

REPORTING INSTRUCTIONS

Zip Code data is to be reported for the following personal lines coverage types:

- Homeowners/Dwelling Fire
- Farmowners (Dwelling of Home only, no adjacent structures, animals, crops, etc.)
- Mobilehomes
- Earthquake (Endorsement)
- Private Passenger Automobile Liability (Bodily Injury and Property Damage)
- Private Passenger Automobile Comprehensive
- Private Passenger Automobile Collision

The zip code of the property location/principal garaging location is to be reported, not the mailing address, if different from the property location/principal garaging location.

The zip code data should be reported based on valid Missouri zip codes. Data on Missouri insureds who happen by the rare occurrence to be serviced by another state’s post office and hence have no Missouri zip code need not be reported.

The earthquake data refers to the earthquake endorsement. No other endorsements are to be reported.

No motorcycles, recreational vehicles, fleet autos, snowmobiles, trailers, motorhomes or antique autos should be included in the automobile data.

Pseudo zip code for all losses on policies that do not include a zip code is 99999. All efforts should be made to use the accurate zip code.

**Written Exposure (House and/or Car Months Written)**

Written exposures are reported in the year the policy is effective. An exposure is one month of coverage for a dwelling/tenant/car. For example, an annual automobile policy effective 6/1/97, that covers two vehicles is reported as twenty-four (24) monthly exposures written in 1997. Cancellations are reported in the year the cancellation is effective. Report written exposures as the number of exposures written less the number of exposures canceled. In the example, if the policy is canceled 11/1/97, the net written exposures reported in 1997 would be 10 exposures, which is equal to the initial 24 months of written exposures minus 14 canceled exposure months (2 vehicles times 7 canceled exposures months).

**Premium Written**

Written premium reflects the total policy premium and is reported in the year of the effective date of the policy. Cancellations are reported in the year the cancellation is effective. Premium adjustments are reported based on the effective date of the adjustment. Report written premium as all premium written net of cancellations and adjustments. For example, an annual automobile policy effective 6/1/97, that has an annual premium of \$500, is reported as \$500 written premium in 1997. If the policy is canceled 11/1/97 and the premium refund is calculated as \$292, the net written premium reported in 1997 would be \$208, which is equal to the initial \$500 written premium minus the \$292 premium refund.

**Loss Paid Counts**

Loss counts should be paid loss counts. Each loss will have one count regardless of how many payments are made toward that loss. Each loss count should be reported the year the final payment is made. Claims closed without payment will not be counted. If, there is full salvage and subrogation, or when there is a complete reversal of a claim, the loss count should be reported as a negative. The company’s standard practice for handling reopened claims should be followed. If the company’s standard procedure is to assign a new claim number to reopened claims, then the reopened claims generate new counts.

**Losses Paid**

Losses paid should be losses paid during the year being reported. Salvage and subrogation amounts should be subtracted from losses paid and, if necessary, can be reported as negative loss amounts. Loss adjustment expenses are not to be reported.

TABLE A—Policy Type Code

Automobile Reporting

- A. Preferred
- B. Standard
- C. Non-Standard
- D. JUA (Joint Underwriting Association) Basic—A policy written under section 303.200, RSMo.

**Homeowners/Dwelling Fire, Mobilehomes, Farmowners & Earthquake Reporting**

Reporting Codes A–C pertain to Homeowners Forms 1, 2, 3, and 5, or comparable policies. These basic policies are carried by a “home owner” on the building and contents. This package includes fire, wind, theft and liability coverages:

- A. When the ratio of insured value of the dwelling to replacement cost is not used as a rating factor.
- B. When the ratio of insured value of the dwelling to replacement cost is used as a rating factor and the ratio is greater than or equal to 80%.
- C. When the ratio of insured value of the dwelling to replacement cost is used as a rating factor and the ratio is less than 80%.

Reporting Codes D–G pertain to the following policy types:

D. Homeowners Forms 4 and 6, or comparable policies, including Tenants Insurance or Condominium Unit Owners Insurance, similar to the basic policies carried by a “home owner,” but for the contents only, or contents and inner walls only.

E. Dwelling Fire Forms 1, 2, and 3, or comparable policies without liability coverage or any theft coverage, unless paid for by additional premium. Coverage can include contents and perils other than fire, by endorsement.

F. Homeowners Form 8, or comparable policies providing coverage to owner-occupants for dwellings whose replacement cost is much larger than its actual cash value (i.e. market value). Personal property, theft, and additional coverages provided under this form are more restrictive than similar coverages provided under HO-1.

G. Any dwelling fire policy subject to a surcharge based on the physical condition of the property at the time of policy issue.

If a company finds that any of its policies in homeowners/dwelling fire, mobile homes, and farmowners insurance do not fall into one of the above policy type categories, the company should call the Statistics Section of the Department of Insurance for the appropriate reporting method.

**TABLE B—Exposure or Loss Type Code****Homeowners Reporting****Exposure****Type**

0

1

2

3

**Loss****Type**

1

2

3

4

**Description**

Homeowners/Dwelling Fire

Mobilehome

Farmowners

Earthquake (Endorsement)

**Description**

Fire, Lightning and Removal

Wind and Hail

Burglary and Theft

All Other

**Automobile Reporting****Exposure &****Loss Type**

1

2

3

4

5

**Description**Comprehensive  
(1990 & Subsequent)Comprehensive  
(1989 & Prior)Collision  
(1990 & Subsequent)Collision  
(1989 & Prior)

Liability (Bodily Injury &amp; Property Damage)

(1990 & subsequent, 1989 & prior refers to year of car.)



**TABLE C—Range Limits  
Automobile Reporting**

**Comprehensive and Collision**

<u>Range</u>	<u>Symbols</u>	<u>Vehicle Value</u>	<u>Midpoint Value</u>
	(1990 & Subsequent)		
1	1-4	\$0-\$10,000	\$ 5,000
2	5-10	\$10,001-\$16,250	\$13,125
3	11-15	\$16,251-\$24,000	\$20,125
4	16-20	\$24,001-\$36,000	\$30,000
5	21+	\$36,001 and above	\$56,000
	(1989 & Prior)		
1	1-4	\$0-\$ 3,700	\$ 2,750
2	5-7	\$ 3,701-\$ 8,000	\$ 7,000
3	8-12	\$ 8,001-\$17,500	\$15,000
4	13-14	\$17,501-\$24,000	\$21,000
5	15+	\$24,001 and above	\$30,000

Companies will need to convert their symbols into the above vehicle ranges. If a company finds that any of its insured vehicles do not fall into one of the above ranges, the company should call the Statistics Section of the Department of Insurance for the appropriate reporting method.

**Liability (Bodily Injury and Property Damage)**

<u>Range</u>	<u>Coverage Limits</u>
1	Split Limits: \$25,000/\$50,000 Single Limit: At least \$60,000 but less than \$100,000
2	Split Limits: \$50,000/\$100,000 Single Limit: At least \$100,000 but less than \$300,000
3	Split Limits: \$100,000/\$300,000 Single Limit: At least \$300,000 but less than \$500,000
4	Split Limits: \$250,000/\$500,000 Single Limit: At least \$500,000 but less than \$1,000,000
5	Split Limits: \$500,000/\$1,000,000 Single Limit: \$1,000,000 or greater

**Homeowners/Dwelling Fire, Farmowners & Earthquake Reporting**

<u>Range</u>	<u>Insured Value</u>	<u>Midpoint Value</u>
1	\$0-\$69,999	\$ 35,000
2	\$70,000-\$99,999	\$ 85,000
3	\$100,000-\$139,999	\$120,000
4	\$140,000-\$249,999	\$195,000
5	\$250,000 and above	—

**Mobilehomes Reporting**

<u>Range</u>	<u>Insured Value</u>	<u>Midpoint Value</u>
1	0-\$20,000	\$10,000
2	\$20,001-\$29,999	\$25,000
3	\$30,000-\$39,999	\$35,000
4	\$40,000-\$49,999	\$45,000
5	\$50,000 and above	—

### Reporting Format Instructions

(Sections 374.400 and 374.450, RSMo (1994))

1. The attached format is for magnetic tape, cartridge or 3 1/2" diskette and will be referred to as tape throughout this bulletin.
2. Magnetic tapes must be IBM 360-370 compatible, cartridges must be Model 3480-B22 compatible (subject to change depending on hardware installed).
3. Data received on tape must be either 1600 or 6250 BPI, and the tapes labeled externally.
4. Tape labels should be standard labels.
5. Reports should be structured in zip code order (ascending zip).
6. Zip codes with no data should not be reported.
7. The loss data should be reported in the range corresponding to the value of coverage not in a range corresponding with the loss amount.
8. Data reported as earthquake refers to endorsements. The data should be reported in the cell corresponding to the policy type and the range value of the property endorsed. Losses should be reported as Loss Type 4 (All Other).
9. If an amount or count field has no data, it must contain zeros.
10. Negative sign must be in the high order digit of the low order (right most) byte of the field.
11. Amount or count fields that contain data must be right justified, zero filled. Again, the sign, if any, must be in the high order digit of the low order (right-most) byte of the field.
12. All tapes that do not comply with specified format will be returned to the company and another tape will be required.
13. A transmittal letter must be enclosed with each tape.
14. Return postage must be provided with each tape, or the tape will be destroyed without notification.
15. Data are to be rounded to whole numbers.

When more than one company is to be reported on a single tape:

- A. Zero fill all remaining positions of the last data record of the previous company.
- B. Create a new header record.
- C. Create detail records as necessary.

Repeat the above procedure for multiple companies as many times as desired and on the transmittal letter show order of companies and order of types of data which must be the same for all companies.

### Reporting Format Written Premium/Exposure and Paid Loss Amounts/Counts Header Record\*

<u>Position</u>	<u>Description</u>
01-09	Assigned NAIC 9 digit number—group and company—all 9 positions
10-60	Company Name—full company name
61-64	Year—four digit year being reported
65-79	Total number of monthly exposures or total loss count per company—total of the detail exposures or loss counts for all ranges for this company for this year. Zero fill, right justify.
80-94	Total premium written or dollar loss per company—the total of the detail premium written or loss amounts for all ranges for this company for this year. Zero fill, right justify, whole dollars only.
99-100	Data Type—Indicate 'AE' for Automobile Exposures 'AL' for Automobile Losses 'PE' for Homeowners/Dwelling Fire Exposures 'PL' for Homeowners/Dwelling Fire Losses 'ME' for Mobilehome Exposures 'ML' for Mobilehome Losses 'FE' for Farmowners Exposures 'FL' for Farmowners Losses 'EE' for Earthquake Exposures 'EL' for Earthquake Losses

\* A header record is required per data type.



**Detail Record**

<b><u>Position</u></b>	<b><u>Description</u></b>
01-05	Zip Code
06	Policy Type—See Table A
07	Exposure or Loss Type—See Table B
08-16	Exposure <u>or</u> Loss Count of Range 1—See Table C—Zero fill, right justify.
17-25	Premium written <u>or</u> Loss Amount of Range 1—Zero fill, right justify.
26-97	These fields are a repeat of the format of the data in 8-25, supplying the information for Ranges 2 through 5.
100	Enter the character “D” to denote a detail record.

**Data Record for Exposures/Losses**  
**Transaction Format**

**Header Record**

<b><u>Positions</u></b>	<b><u>Description of Field</u></b>	<b><u>Type</u></b>
1-4	NAIC Group Number	A/N
5-9	NAIC Company Number	N
10-60	Company Name	A/N
61-64	Year	N
65-79	Total Written Monthly Exposure/Loss Count	SN LZF
80-94	Total Written Premium/Loss Amount	SN LZF
99-100	Data Type	A/N

**Detail Record**

<b><u>Positions</u></b>	<b><u>Description of Field</u></b>	<b><u>Type</u></b>
1-5	Zip Code	N
6	Policy Type	A/N
7	Exposure/Loss Type	N
8-16	RANGE 1—Exposure/Loss Count	SN LZF
17-25	RANGE 1—Premium Written/Loss Amount	SN LZF
26-34	RANGE 2—Exposure/Loss Count	SN LZF
35-43	RANGE 2—Premium Written/Loss Amount	SN LZF
44-52	RANGE 3—Exposure/Loss Count	SN LZF
53-61	RANGE 3—Premium Written/Loss Amount	SN LZF
62-70	RANGE 4—Exposure/Loss Count	SN LZF
71-79	RANGE 4—Premium Written/Loss Amount	SN LZF
80-88	RANGE 5—Exposure/Loss Count	SN LZF
89-97	RANGE 5—Premium Written/Loss Amount	SN LZF
100	‘D’—INDICATES DETAIL RECORD	A/N

**FIELD TYPES**

- N—Numeric
- A/N—Alpha Numeric
- SN—Signed Numeric
- LZF—Left Zero Filled



Appendix B

STATE OF MISSOURI  
DEPARTMENT OF INSURANCE  
MISSOURI ZIP REPORTING TRANSMITTAL

Transmittal Instructions

Please fill out all data to expedite processing of your tape. This transmittal must accompany every tape submitted to our office. All lines are to be filled out.

Send to: Statistical Section  
Missouri Department of Insurance  
PO Box 690  
301 W High Street, Room 630  
Jefferson City MO 65102-0690

NAIC 9-digit CODE \_\_\_\_\_  
Contact/Person Responsible for Data \_\_\_\_\_ Telephone: \_\_\_\_\_  
Company or Group Name \_\_\_\_\_  
Address \_\_\_\_\_

If multiple companies are listed on the tape, list their names and their nine-digit NAIC codes below in order as on the tape.

Company Name	NAIC 9-digit Code
_____	_____
_____	_____
_____	_____

\*\*\*\*\*  
Data Year \_\_\_\_\_ Your Tape ID Number \_\_\_\_\_  
Block Size \_\_\_\_\_ Record Length \_\_\_\_\_ 100 \_\_\_\_\_  
Storage Medium/Device \_\_\_\_\_ BPI

\*\*\*\*\*  
Show total amounts of each coverage type reported. If no data is to be reported, leave blank.

	Written Exposures	Written Premium	Paid Counts	Paid Loss Amounts
Homeowners/Dwelling Fire				
Farmowners				
Mobilehomes				
Earthquake (Endorsement)				
Private Passenger Automobile				
Liability (Bodily Injury & Property Damage)				
Comprehensive				
Collision				

\*\*\*\*\*  
No tape will be returned unless sufficient return postage is provided. Form of return (please check appropriate item):

First Class Mail \_\_\_\_\_ Overnight \_\_\_\_\_ Other \_\_\_\_\_



*AUTHORITY:* sections 374.045, RSMo (Cum. Supp. 1997) and 374.405 and 374.455, RSMo (1994). Original rule filed Aug. 17, 1993, effective May 9, 1994. Emergency amendment filed April 6, 1995, effective April 16, 1995, expired Aug. 13, 1995. Amended: Filed April 14, 1995, effective Nov. 30, 1995. Amended: Filed Aug. 28 1997, effective April 30, 1998.

*\*Original authority:* 374.045, RSMo (1967), amended 1993, 1995; 374.405, RSMo (1978); and 374.455, RSMo (1979).